



## Thinking About Working After Retirement?

If you are receiving a service or disability retirement benefit from the Washington State Law Enforcement Officers'

and Fire Fighters' Retirement System (LEOFF) Plan 1, there are things you may want to consider before returning to the work force.

### If I Return to Work, Will My Retirement Benefits Stop?

Your benefits will be terminated if you work in a LEOFF-covered position as a full-time and fully compensated law enforcement officer or fire fighter. However, you will continue to receive retirement benefits if:

- You work for a private employer, or
- You work as a fire fighter or law enforcement officer for a LEOFF employer, but your position is not full-time or fully compensated, or
- You work for any public employer in a position that is not covered by LEOFF.

### If I Return to Work for a Public Employer, Will I Be Required to Contribute to a Retirement System?

As a service retiree, you will be required to become an active member and contribute to LEOFF if you work in a LEOFF-covered position as a full-time, fully compensated law enforcement officer or fire fighter.

If you serve in an elected office or as an appointee of the Governor, you may be eligible to become a member of PERS.

If you work in an eligible PERS, SERS, TRS or PSERS position, contact DRS for more information about membership requirements.

You will *not* be required to become an active member and contribute if:

- You work as a fire fighter or law enforcement officer for a LEOFF employer, but your position is not full-time or fully compensated, or
- You work for a PERS, SERS or TRS employer but your position is not eligible.

### If I am Retired Due to Disability, Will Working Affect My Retirement Benefits?

As a disability retiree, your benefits will be terminated if:

- At any age, you work in a LEOFF-covered position as a full-time, fully compensated law enforcement officer or fire fighter, or
- You are under age 50 and your local disability board cancels your benefit because you are no longer disabled.

Before cancelling your benefit, the disability board must show a change of circumstance(s), such as:

- A change in the duties of your former LEOFF position, or
- A change in the status of the disabling condition for which you retired, or
- A change in your ability to compensate for your disabling condition.

The disability board must further establish that the change of circumstance(s) proves you are no longer disabled from performing your LEOFF-covered duties with average efficiency. If you are working, the board can consider the duties of your current job in deciding whether there has been a change of circumstance(s) sufficient to cancel your benefits.

To learn more, check out our brochure on the web, *LEOFF Plan 1 Disability Benefits*.



### **Recalculating Your Benefit**

If you return to LEOFF membership, your benefit will be recalculated on the basis of your additional service credit and your final average salary when you retire.

Please note: DRS must recover any benefit payments made in error, whether due to your own or your employer's oversight.

### **Working for a DRS-Covered Employer After Retirement**

Tell your employer you're retired. If your position requires you to become an active member in a DRS-covered retirement system, you may be required to fill out an enrollment form.

### **Social Security Benefits**

For information about how working after retirement affects your Social Security benefits, contact the Social Security Administration:

1-800-772-1213

[www.ssa.gov](http://www.ssa.gov)

### **Need More Information?**

For answers to your particular re-employment questions, contact DRS.

*Department of Retirement Systems  
Post Office Box 48380  
Olympia, WA 98504-8380*

*Toll free: 1-800-547-6657*

*Local: 360-664-7000*

*TDD: 360-586-5450*

*Web site: [www.drs.wa.gov](http://www.drs.wa.gov)*

*E-mail: [recep@drs.wa.gov](mailto:recep@drs.wa.gov)*

### **Summary Description**

The actual provisions governing your benefits are contained in the Revised Code of Washington (41.26 RCW). This publication is a summary of those provisions, not a complete description of the law. If there are any conflicts between what is written in this publication and what is contained in the law, the applicable law will govern.